

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 20, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Omar Baez
2200 Turner Rd.
N. Chesterfield, VA 23224

Wendy Marisol Baez
aka Wendy M. Alay, aka Wendy M. Alay-Pacheco
2200 Turner Rd.
N. Chesterfield, VA 23224

Case Number: 14-30822-KLP
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)
No(s)/Complete EIN:
xxx-xx-4425
xxx-xx-5491

Attorney for Debtor(s) (name and address):

Seth Jackson Marks
Pagano & Marks, P.C.
4510 S. Laburnum Ave.
Richmond, VA 23231
Telephone number: 804-447-1002

Bankruptcy Trustee (name and address):

Harry Shaia, Jr
Spinella, Owings & Shaia, P.C.
8550 Mayland Drive
Richmond, VA 23294
Telephone number: (804) 747-0920

Meeting of Creditors:

Date: **March 31, 2014**

Time: **11:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
May 30, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:

701 East Broad Street
Richmond, VA 23219

For the Court:

Clerk of the Bankruptcy Court:
William C. Redden

McVCIS 24-hour case information:

Toll Free 1-866-222-8029

Date: February 21, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
— — Refer to Other Side for Important Deadlines and Notices — —	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1. PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877–837–3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Michael Omar Baez
 Wendy Marisol Baez
 Debtors

Case No. 14-30822-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-1
 Form ID: B9A

Page 1 of 2
 Total Noticed: 54

Date Rcvd: Feb 21, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2014.

db/jdb +Michael Omar Baez, Wendy Marisol Baez, 2200 Turner Rd., N. Chesterfield, VA 23225-7442
 12220691 +Advanced Allergy and Asthma, PO Box 70219, Henrico, VA 23255-0219
 12220694 +Busch Gardens Williamsburg, 1 Busch Gardens Blvd, Williamsburg, VA 23185-5664
 12220695 +++CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7236
 (address filed with court: CAC Financial Corp, 2601 NW Expressway, Suite 1000 East, Oklahoma City, OK 73112-0000)
 12220698 +CashnetUSA, P.O. Box 643990, Cincinnati, OH 45264-0309
 12220702 +Comcast Cable, 6510 Iron Bridge Rd, Richmond, VA 23234-5263
 12220703 +Comcast Richmond Service, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 12220705 Drs Oley Shaia and Assoc, 9030 Three Chopt Road, Suite A, Henrico, VA 23229-4641
 12220706 +Eastern Account System INC., Attn: Bankruptcy Dept., Po Box 837, Newtown, CT 06470-0837
 12220708 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focus Recovery Solutions, Attn: Bankruptcy, 9701 Metropolitan Court Ste B, Richmond, VA 23236-0000)
 12220709 +Gastrointestinal Special, 5855 Bremond Road, Suite 706, Richmond, VA 23226-1931
 12220711 +Harris, Harris & Harris, Ltd., 111 W Jackson Blvd 400, Chicago, IL 60604-4135
 12220712 +Hyundai Finc, Attn: Bankruptcy, PO Box 20809, Fountain Valley, CA 92728-0809
 12220714 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240
 12220713 +Labcorp, 1447 York Court, Burlington, NC 27215-3361
 12220716 +MCV Assoc Physicians, 1600 Rhoadmiller St, Richmond, VA 23220-1107
 12220717 MCV Physicians, 1065 Rhoadmiller St., Richmond, VA 23220-1100
 12220718 +Medicredit, Inc, P.O. Box 410917, Saint Louis, MO 63141-0917
 12220722 Ntelos, PO Box 630062, Dallas, TX 75263-0000
 12220719 +National Credit System, Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131-2125
 12220720 +Nco Fin/38, 1277 Country Club Ln, Fort Worth, TX 76112-2304
 12220721 +New York County Clerk, 60 Centre Street, New York, NY 10007-1469
 12220724 PHG Chippenham Family Med, 3 Maryland Farms, Suite 250, Brentwood, TN 37027-5053
 12220723 +Patient First, P.O. Box 5726, Glen Allen, VA 23058-5726
 12220726 +QVC, P.O. Box 2254, West Chester, PA 19380-0153
 12220725 Quest Diagnostics, PO Box 13589, Philadelphia, PA 19101-3589
 12220727 +Radiology Assoc of Rich, PO Box 13343, Richmond, VA 23225-0343
 12220729 +Regency Lakes, 216 Regency Lakes Dr., Winchester, VA 22603-4898
 12220730 +Richmond City GDC, 400 N. 9th Street, 2nd Floor, Suite 203, Richmond, VA 23219-1540
 12220731 Royal Prestige Credit, 333 Holtzman Rd., Madison, WI 53713-3954
 12220733 +Stephens and Michaels Assoc, PO Box 109, Salem, NH 03079-0109
 12220734 +Surgical Assoc of Richmond, P.O. Box 11023, Richmond, VA 23230-1023
 12220735 +++UNKNOWN, 2601 NW EXPRESSWAY STE 1000E, OKLAHOMA CITY OK 73112-7238
 (address filed with court: Unknown, 2601 Nw Expressway Suite 1000, Oklahoma City, OK 73112-0000)
 12220736 +Unknown, 10506 Wakeman Dr, Fredericksburg, VA 22407-8040
 12220738 +Virginia Cardiovascular, Specialists, P.O. Box 70207, Richmond, VA 23255-0207
 12220739 +Virginia Dept Of Taxation, PO Box 27407, Richmond, VA 23261-7407
 12220740 +Virginia Emerg Phys LLP, POB 85597, Richmond, VA 23285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: smarksster@gmail.com Feb 22 2014 02:09:05 Seth Jackson Marks,
 Pagano & Marks, P.C., 4510 S. Laburnum Ave., Richmond, VA 23231

tr +EDI: QHSHAIA.COM Feb 22 2014 01:53:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,
 8550 Mayland Drive, Richmond, VA 23294-4704
 12220690 +EDI: AAEO.COM Feb 22 2014 01:53:00 Aaron's Sales & Lease, Store # C1195,
 5162 Nine Mile Road, Richmond, VA 23223-3330
 12220692 +EDI: ALLIANCEONE.COM Feb 22 2014 01:53:00 Allianceone, 1684 Woodlands Dr Ste 15,
 Maumee, OH 43537-4093
 12220693 +E-mail/Text: banko@berkscredit.com Feb 22 2014 02:09:47 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 12220701 EDI: HCA2.COM Feb 22 2014 01:53:00 CJW Med Ctr, PO Box 740760, Cincinnati, OH 45274-0760
 12220696 +EDI: CAPIO.COM Feb 22 2014 01:53:00 Capio Partners LLC, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 12220697 +EDI: CAPITALONE.COM Feb 22 2014 01:53:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 12220699 +E-mail/Text: heatherg@checkcity.com Feb 22 2014 02:09:24 Check City,
 2729 B West Broad Street, Richmond, VA 23220-1905
 12220700 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Feb 22 2014 02:16:36 City of Richmond,
 Dept of Public Utilities, PO Box 26060, Richmond, VA 23274-0001
 12220704 +EDI: WFNNB.COM Feb 22 2014 01:53:00 Comenity Bank/Victorias Secret, Attention: Bankruptcy,
 Po Box 182686, Columbus, OH 43218-2686
 12220707 +E-mail/Text: bknotice@erccollections.com Feb 22 2014 02:10:12 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 12220710 EDI: RMSC.COM Feb 22 2014 01:53:00 GE Capital, PO Box 965004, Orlando, FL 32896-5004
 12220715 +EDI: RESURGENT.COM Feb 22 2014 01:53:00 LVNV Funding, LLC, P.O. Box 740281,
 Houston, TX 77274-0281
 12220728 +E-mail/Text: colleen.atkinson@rmscollect.com Feb 22 2014 02:22:23 Receivable Management,
 Pob 17305, Richmond, VA 23226-7305

District/off: 0422-7

User: ramirez-1
Form ID: B9A

Page 2 of 2
Total Noticed: 54

Date Rcvd: Feb 21, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12220732 EDI: NEXTEL.COM Feb 22 2014 01:53:00 Sprint, Customer Service, P.O. box 152046,
Irving, TX 75015-2046
12220737 +EDI: AFNIVZWIRE.COM Feb 22 2014 01:53:00 Verizon Wireless, PO 610029,
Dallas, TX 75261-0029

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2014 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Seth Jackson Marks on behalf of Joint Debtor Wendy Marisol Baez smarksster@gmail.com,
hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kdodson@paganomarks.com
Seth Jackson Marks on behalf of Debtor Michael Omar Baez smarksster@gmail.com,
hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kdodson@paganomarks.com
TOTAL: 3